

Applying Math Skills

George Taflambas opened a checking account one month ago. He just received his first bank statement and canceled checks. The following forms show the front and back of his bank statement. The back contains the form for reconciling the bank statement with his check stub record. Use this form to reconcile his account balance.

Additional information needed to reconcile includes the following:

(a) George's checkbook balance is \$209.90.

(b) The last two checks he wrote are outstanding:

No. 108 \$32.50

No. 109 \$51.25

(c) A deposit of \$90.00 was mailed to the bank on October 29 and does not appear on the bank statement.

Second National Bank																				
Checking Account Statement																				
George Taflambas 927-A Harborview Condominiums Charleston, SC 29401-0000				ACCT 448 79351 DATE 10/31/-- PAGE 1																
Please examine at once. If no errors are reported within ten days, account will be considered correct.																				
BALANCE FORWARD	NO. OF WITH-DRAWALS	TOTAL AMOUNT	NO. OF DEP.	TOTAL DEPOSIT AMOUNT	SERVICE CHARGE	BALANCE THIS STATEMENT														
0.00	9	476.35	3	675.00	5.00	198.65														
CHECKS AND OTHER DEPOSITS			DEPOSITS AND OTHER CREDITS		DATE	BALANCE														
			75.00		10/02	75.00														
			300.00		10/07	375.00														
101	25.50				10/12	349.50														
102	42.75				10/14	306.75														
103	67.18				10/18	239.57														
104	128.25				10/19	111.32														
105	16.00				10/19	95.32														
			300.00		10/21	395.32														
106	10.02				10/24	385.30														
107	81.65				10/27	303.65														
100.00 AP					10/28	203.65														
5.00 SC					10/30	198.65														
<p align="center">KEY TO SYMBOLS</p> <table border="0"> <tr> <td>AD- AUTOMATIC DEPOSIT</td> <td>PC- PAID OVERDRAFT CHARGE</td> </tr> <tr> <td>AP- AUTOMATIC PAYMENT</td> <td>PR- PAYROLL DEPOSIT</td> </tr> <tr> <td>ATD- AUTOMATIC TELLER DEPOSIT</td> <td>RC- RETURN CHECK CHARGE</td> </tr> <tr> <td>ATW- AUTOMATIC TELLER WITHDRAWAL</td> <td>RT- RETURN ITEM</td> </tr> <tr> <td>CC- CERTIFIED CHECK</td> <td>SC- SERVICE CHARGE</td> </tr> <tr> <td>EC- ERROR CORRECTED</td> <td>ST- SAVINGS TRANSFER</td> </tr> <tr> <td>OD- OVERDRAFT</td> <td>TC- TRANSFER CHARGE</td> </tr> </table>							AD- AUTOMATIC DEPOSIT	PC- PAID OVERDRAFT CHARGE	AP- AUTOMATIC PAYMENT	PR- PAYROLL DEPOSIT	ATD- AUTOMATIC TELLER DEPOSIT	RC- RETURN CHECK CHARGE	ATW- AUTOMATIC TELLER WITHDRAWAL	RT- RETURN ITEM	CC- CERTIFIED CHECK	SC- SERVICE CHARGE	EC- ERROR CORRECTED	ST- SAVINGS TRANSFER	OD- OVERDRAFT	TC- TRANSFER CHARGE
AD- AUTOMATIC DEPOSIT	PC- PAID OVERDRAFT CHARGE																			
AP- AUTOMATIC PAYMENT	PR- PAYROLL DEPOSIT																			
ATD- AUTOMATIC TELLER DEPOSIT	RC- RETURN CHECK CHARGE																			
ATW- AUTOMATIC TELLER WITHDRAWAL	RT- RETURN ITEM																			
CC- CERTIFIED CHECK	SC- SERVICE CHARGE																			
EC- ERROR CORRECTED	ST- SAVINGS TRANSFER																			
OD- OVERDRAFT	TC- TRANSFER CHARGE																			

Name _____

**YOU CAN EASILY
BALANCE YOUR CHECKBOOK
BY FOLLOWING THIS PROCEDURE**

FILL IN BELOW AMOUNTS FROM YOUR CHECKBOOK AND BANK STATEMENT

BALANCE SHOWN ON
BANK STATEMENT \$ _____

ADD DEPOSITS
NOT ON STATEMENT \$ _____

TOTAL \$ _____

BALANCE SHOWN IN
YOUR CHECKBOOK \$ _____

ADD ANY
DEPOSITS NOT
ALREADY ENTERED
IN CHECKBOOK \$ _____

TOTAL \$ _____

SUBTRACT CHECKS ISSUED
BUT NOT ON STATEMENT

\$ _____

TOTAL \$ _____

BALANCE \$ _____

SUBTRACT SERVICE
CHARGES AND OTHER
BANK CHARGES NOT IN
CHECKBOOK

\$ _____

TOTAL \$ _____

BALANCE \$ _____

THESE TOTALS REPRESENT THE CORRECT AMOUNT OF MONEY YOU HAVE IN THE
BANK AND SHOULD AGREE. DIFFERENCES, IF ANY, SHOULD BE REPORTED TO THE BANK
WITHIN TEN DAYS AFTER THE RECEIPT OF YOUR STATEMENT.